

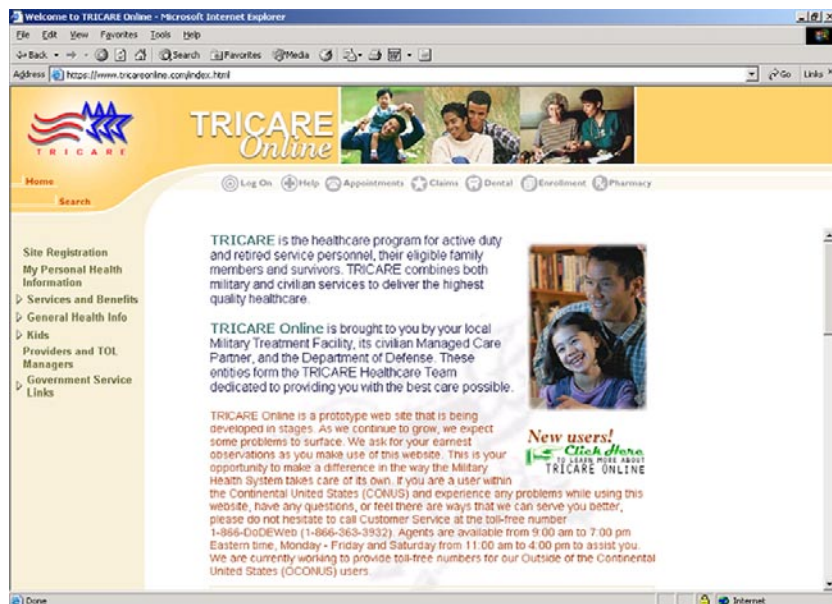


Beneficiary News

www.europe.tricare.osd.mil

Unit 10310 APO AE 09136

Fall 2002



Beneficiaries in Germany, Belgium, and Vicenza, Italy can now log on to TRICARE Online. Worldwide availability is anticipated by April 2003. Users may log on at www.tricareonline.com

The TRICARE Partnership

The TRICARE program was developed with you in mind. Since your medical needs are unique, we believe it is essential to provide you with many different tools to meet your health care needs. Of course, with choice comes responsibility. Although your TRICARE benefit is designed to be as convenient and simple as possible, there are a few things you must do to fulfill your side of this health care partnership. We call this the "TRICARE Partnership." Below are just a few of the items you must consider as a TRICARE beneficiary. For a complete list of your rights and responsibilities, see *Fact Sheet # 2*, online at www.europe.tricare.osd.mil. Click on the "Beneficiary" button.

- Ensure that you and your family members are enrolled in the **Defense Eligibility Enrollment Reporting System (DEERS)**. You can make changes at your local personnel office.
- Ensure your and your family members' **military ID cards** are up to-date.
- **Read all the TRICARE material** provided to you so you fully understand your benefit and can make informed decisions.
- After you PCS, you **must contact your TRICARE Service Center** to make sure you are properly enrolled in the system.
- **Contact your Primary Care Manager for an authorization whenever you need specialty medical care** (when traveling in the U.S., pre-authorization is *not* required for TRICARE Europe Prime enrollees who are active duty family members).
- Complete and return your **HEAR surveys** so that your PCM can develop a comprehensive assessment of your health care needs.

Limited Launch TRICARE Online

TRICARE Online is here! TRICARE Online is a new Internet "gateway" to interactive services and information.

It is designed to allow you take command of your health care in a common, secure, user-friendly electronic environment.

If you are a TRICARE beneficiary served by Military Treatment Facility in Germany, Belgium, or Vicenza, Italy, you can register yourself and your family members at www.tricareonline.com.

Ask to see if your MTF is participating. If you MTF isn't "online" yet, don't despair! The program is currently being rolled out across Europe as fast as possible. In fact, you will be able to use TRICARE Online anywhere in the world by the end of April 2003.

Registered users can use these TRICARE Online features:

- Beneficiaries enrolled in TRICARE Prime or TRICARE Plus can use TRICARE Online to make appointments with their primary care manager at the MTF where they receive care. They also can continue to make their appointments by phone.
- All registered users can visit TRICARE Online to keep a personal health journal. This secure page can be used to record health care data.
- Beneficiaries can retrieve their secure personal health care information from any location – even when you are moving, traveling, or away from home on temporary assignment!

All TRICARE beneficiaries can also use TRICARE Online to obtain information about their TRICARE benefits and services, check medications for possible adverse reactions, and access 18 million pages of consumer health information from a trusted source.

For further information visit TRICARE Online on the Web at:

www.TRICAREOnline.com

TRICARE Europe Beneficiary Feedback

The information in this column features frequently asked questions from beneficiaries and answers provided by the TRICARE Europe Office staff.

Q: *I may be taking a GS civilian job in Heidelberg soon, and my daughter is scheduled to get braces here stateside. I am participating in TDP as a Reservist, and wanted to know if we should go ahead with banding here and then continue there in Heidelberg, or should we wait until we get there for her to get banded?*

A: It may be better for you to wait until you get to Germany to put the braces on. Changing doctors in midstream is not advisable unless absolutely necessary.

We have civilian orthodontists in the Heidelberg area that you will be able to use. Be sure to bring all the treatment planning materials that your dentist gives you to include dental records, xrays, models, etc.

Q: *What TRICARE for Life coverage is available if we travel to London, Paris, Berlin, Brussels, & Amsterdam from the states?*

A: Medicare doesn't pay for any overseas care, but now under TFL (if a beneficiary is enrolled in part B) he or she will be able to use the TRICARE Standard benefit while traveling or living aboard. Under the Standard option the beneficiary will be responsible for an annual deductible of \$150 per individual or \$300 per family. He or she will also have a 25% cost-share.

If the beneficiary has other health insurance (OHI) they are required by law to be first payers. If applicable, send claims first to the OHI and then file with TRICARE. The OHI's explanation of benefits must be included when filing a claim with TRICARE.

A beneficiary can see any civilian provider while in Europe, but a number of host nation providers require up front payment which in turn requires you to file for reimbursement. When filing for reimbursement, write "PLEASE PAY PATIENT" somewhere on the form.

Q: *What are the TRICARE Prime benefits for optical prescriptions, to include glasses and contacts?*

A: If you are a dependent of an active duty member, you are authorized one screening eye examination per 12-month period. The exam may include a check of the internal and external structures of the eye for disease and signs of other disease and evaluation of the patient's vision and other health.

An ophthalmologist or an optometrist may perform it. However, eyeglasses and contact lenses are not normally covered. There are certain exceptions under very limited circumstances, such as corneal lens removal.

Q: *Could you please tell me what I have to do to go off base and see a doctor. I was given a referral to a doctor and he denied it saying that he was only seeing active duty at this time. How do I get permission to see a surgeon off base?*

A: Prior to receiving any care from a civilian provider you should request that your Primary Care Manager (PCM) give you a referral. It sounds as if you may have already done this. However, if your PCM specifically refers you to another Military Treatment Facility (MTF), it would be best to go back and speak with him/her about being seen by a civilian provider.

After speaking with your PCM, you'll need to visit your local TRICARE Service Center and speak with a Health Benefits Advisor (HBA). Your HBA will put an authorization in the system and will assist you with making your off base appointment.

HEALTH CARE INFORMATION LINE

Advice is just a phone call away, anytime day or night. If you have a medical concern at three in the morning or simply need some sound medical advice, all you have to do is pick up the phone to speak to a registered nurse or get automated information on hundreds of topics.

Women, Infants, & Children Rollout Dates Set

Only Twelve Sites Left to Go!

LTC Muriel Metcalf

TRICARE Europe WIC Program Coordinator

TRICARE Europe announces the rollout of 12 new Women, Infants, and Children Overseas offices in Europe. These 12 new facilities, once operational, will complete the introduction of WIC Overseas to military families across Europe that began in Jan. 2001. All WIC Overseas offices are expected to be operational at major U.S. military centers around Europe by early 2003.

WIC benefits have also been extended to many geographically separated units. The latest communities to receive benefits are Bad Aibling/Garmisch, Rhein-Main, and Mainz-Kastel, Germany. Eligible participants in Bad Aibling/Garmisch may go to the WIC-O office located on the military installation at Hohenfels (Building 94; DSN 466-4601; commercial 0947-283-4601). Eligible participants who are assigned to Rhein-Main Airbase or Mainz-Kastel may go to the WIC-O office located on the military installation at Wiesbaden/Dexheim (1 Crestview Commercial Center; DSN 338-7366; commercial 0611-380-7366). This service will also be extended to other geographically separated units with WIC-O needs as they are identified.

WIC enrollment continues to grow at the 27 sites now open in seven countries across Europe. Within six months of opening, the majority of sites have already reached and enrolled their projected eligible population with an identified nutritional risk. Twelve of the 27 sites have opened within the last six months and are already nearing the halfway mark of their projected enrollment.

Tentative* opening dates for remaining sites:

Heidelberg, Germany – 31 October 2002
Mannheim, Germany – 14 November 2002
Stuttgart, Germany – 6 December 2002
Darmstadt, Germany – 22 November 2002
Naples, Italy – 27 September 2002
Sigonella, Sicily – 21 November 2002
Gaeta Fleet, Italy – 17 October 2002
La Maddalena, Sardinia – 12 Dec. 2002
Livorno, Italy – 30 September 2002
Lajes, Portugal – 04 December 2002
Lisbon, Portugal – To Be Determined
Ankara, Turkey – To Be Determined

** Dates are dependent on facility readiness, employee clearance, and many other variables. Many tentative opening dates are still being calculated. All estimated opening dates are subject to change.*

TRICARE Europe Standard Coverage Remains Unchanged

A recent email circulating among TRICARE Europe Standard beneficiaries provides information that is not applicable in Europe, Africa, or the Middle East.

The email, which apparently originated in the Philippines, states that “claims from providers who are not TRICARE certified will be denied.”

While this is true for TRICARE beneficiaries in some areas of the world, it is not true for TRICARE Europe beneficiaries.

TRICARE Europe Standard beneficiary claims will continue to be processed as usual. Host nation providers do not require “TRICARE certification” in the TRICARE Europe area of

responsibility.

Beneficiaries who wish to find out more about their TRICARE Standard benefit are urged to contact their local TRICARE Service Center or visit the TRICARE Europe Web site at: www.europe.tricare.osd.mil.



CHECK OUT OUR NEW FACT SHEETS!
ONLINE AT www.europe.tricare.osd.mil



Cosmetic Surgery Coverage Explained

When is cosmetic, reconstructive, or plastic surgery covered by your TRICARE health plan? This is a common question received by TRICARE Europe staff from beneficiaries throughout Europe.

The short answer is that coverage is limited and many types of common cosmetic surgery are not covered by TRICARE. The key to ensure coverage for a specific procedure is to contact your TRICARE Service Center **BEFORE** any type of cosmetic surgical procedure is performed by a civilian provider.

"You don't want to get stuck with the bill, which could be quite costly depending on the type of surgery you had," said Linda Glynn, Regional Nurse Case Manager for TRICARE Europe.

What these lists reveal, Glynn said, is that covered cosmetic, plastic, and reconstructive surgeries are generally considered medically essential. Those that are not covered are considered either medically unessential procedures or side effects resulting directly from non-covered surgeries.

The bottom line is that TRICARE uses very specific criteria to determine whether or not a cosmetic surgery is a covered benefit. If you are considering cosmetic, plastic, or reconstructive surgery, the Health Benefits Advisor at your local TRICARE Service Center can help determine your coverage.

You can find the number for your local TRICARE Service Center at: www.europe.tricare.osd.mil/benefit/tsclist.asp. You can also call your local military Medical Treatment Facility or contact the Centralized TRICARE Service Center at 00-49-(0) 6302-67-7433.

There are several types of surgeries covered by TRICARE. Some of the more common ones are:

- Correction of a congenital anomaly
- Restoration of body form (including revision of scars) following an accidental injury
- Revision of disfiguring and extensive scars resulting from cancer surgery
- Topical treatment for severe scarring and keloid lesions resulting from burns, surgical procedures or traumatic events, only if there is evidence of impaired function
- Reconstructive breast surgery following a medically necessary mastectomy performed for the treatment of cancer, severe fibrocystic disease, or traumatic injuries



There are a number of surgeries NOT covered by TRICARE. They include:

- Procedures performed primarily for psychological or psychiatric reasons or as a result of the aging process
- Breast augmentation procedures (except post-mastectomy breast reconstruction)
- Revision of scars resulting from surgery and/or disease process, except disfiguring and extensive scars resulting from cancer surgery
- Face Lifts
- Breast Reduction (unless there is a medical documentation of intractable pain not amenable to other forms of treatment)
- Panniculectomy (tummy tuck) body sculpting procedures solely for the purpose of cosmetics
- Removal of tattoos
- Liposuction for body contouring
- The removal of silicone or saline breast implants that were not originally covered by TRICARE. Problems with breast implants may include damage, hardening, leaking, and immune problems. These problems are considered unfortunate outcomes resulting from initial non-covered surgery. Management of these complications is not covered by TRICARE.



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Readers with questions or comments may contact us at:

TRICARE Europe Office Public Affairs
DSN: 496-6315 or Comm: 00-49-0-6302-67-6315
E-mail: teo.pao@europe.tricare.osd.mil

Executive Director.....CAPT Barbara Vernoski
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